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June 4, 1999

Assistant Commissioner of Patents
Washington, D.C. 20231

Re: New U.S. Patent Application of
Kevin Boyle and Marty Maistre
*Credit Instrument and System with Automated
Payment of Club, Merchant, and Service Provider Fees*
Our File No. 47004.000040

Dear Sir:

Transmitted herewith for filing in the United States Patent and Trademark Office is the patent application of:

Inventor: Kevin Boyle and Marty Maistre

For: **Credit Instrument and System with Automated
Payment of Club, Merchant, and Service Provider Fees**

Docket No.: 47004.000040

Including: 20 Pages of Specification
4 Pages of Claims (numbered 1-25)
1 Page Abstract
8 Sheets of Informal Drawings (Figs. 1 - 10)
Unexecuted Joint Declaration for Patent Application

Page 2

Respectfully submitted,

John T. Schorn

Registration No. 43,097

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